

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
ROCHESTER DIVISION**

In re: HARRIS, JEREMY M

§ Case No. 10-20048

§

§

Debtor(s) _____

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on January 11, 2010. The undersigned trustee was appointed on January 11, 2010.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 11,591.01

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Bank service fees	\$ 68.73
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 0.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ <u>11,522.28</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/11/2011 and the deadline for filing governmental claims was 10/11/2011. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,909.10. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,909.10, for a total compensation of \$1,909.10.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$25.36, for total expenses of \$25.36.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/05/2013 By:/s/DOUGLAS J. LUSTIG, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 10-20048

Case Name: HARRIS, JEREMY M

Period Ending: 08/05/13

Trustee: (521560) DOUGLAS J. LUSTIG, TRUSTEE

Filed (f) or Converted (c): 01/11/10 (f)

§341(a) Meeting Date: 02/26/10

Claims Bar Date: 10/11/11

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	On person Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00		0.00 FA
2	Checking account at Alliance Bank Orig. Asset Memo: Imported from original petition Doc# 1	20.00	0.00		0.00 FA
3	Checking account at Tompkins Trust Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00		0.00 FA
4	Savings account at Cornell Credit Union Orig. Asset Memo: Imported from original petition Doc# 1	5.00	0.00		0.00 FA
5	2nd TV Orig. Asset Memo: Imported from original petition Doc# 1	20.00	0.00		0.00 FA
6	Computer & monitor Orig. Asset Memo: Imported from original petition Doc# 1	100.00	0.00		0.00 FA
7	DVD Player Orig. Asset Memo: Imported from original petition Doc# 1	30.00	0.00		0.00 FA
8	Radio/Stereo Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00		0.00 FA
9	Small amount of furniture, furnishings and appliances Orig. Asset Memo: Imported from original petition Doc# 1	650.00	0.00		0.00 FA
10	30 CD's Orig. Asset Memo: Imported from original petition Doc# 1	30.00	0.00		0.00 FA
11	50 DVD's Orig. Asset Memo: Imported from original petition	50.00	0.00		0.00 FA

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Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
	Doc# 1					
12	500 Baseball cards Orig. Asset Memo: Imported from original petition Doc# 1	100.00	0.00		0.00	FA
13	Average mens wardrobe Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00		0.00	FA
14	Watch Orig. Asset Memo: Imported from original petition Doc# 1	10.00	0.00		0.00	FA
15	12g Shotgun Orig. Asset Memo: Imported from original petition Doc# 1	100.00	0.00		0.00	FA
16	22 Rifle Orig. Asset Memo: Imported from original petition Doc# 1	75.00	0.00		0.00	FA
17	Bike Orig. Asset Memo: Imported from original petition Doc# 1	20.00	0.00		0.00	FA
18	Bowling ball & bag Orig. Asset Memo: Imported from original petition Doc# 1	15.00	0.00		0.00	FA
19	Digital Camera Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00		0.00	FA
20	Fishing Equipment Orig. Asset Memo: Imported from original petition Doc# 1	10.00	0.00		0.00	FA
21	Hockey Equipment Orig. Asset Memo: Imported from original petition Doc# 1	100.00	0.00		0.00	FA
22	Playstation 2 Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00		0.00	FA

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23	Tent & Sleeping Bags Orig. Asset Memo: Imported from original petition Doc# 1	15.00	0.00		0.00	FA
24	Weight Bench Orig. Asset Memo: Imported from original petition Doc# 1	35.00	0.00		0.00	FA
25	Savings Bond Orig. Asset Memo: Imported from original petition Doc# 1	35.00	0.00		0.00	FA
26	Personal Injury Settlement - Structured settlement last payment due 9/4/2012 Orig. Asset Memo: Imported from original petition Doc# 1	7,492.50	11,591.01		11,591.01	FA
27	2006 Ford Ranger Orig. Asset Memo: Imported from original petition Doc# 1	11,000.00	0.00		0.00	FA
28	Dog Orig. Asset Memo: Imported from original petition Doc# 1	1.00	0.00		0.00	FA
29	Broken Weed Wacker Orig. Asset Memo: Imported from original petition Doc# 1	1.00	0.00		0.00	FA
30	Chain Saw Orig. Asset Memo: Imported from original petition Doc# 1	40.00	0.00		0.00	FA
31	Grill Orig. Asset Memo: Imported from original petition Doc# 1	20.00	0.00		0.00	FA
32	Lawn Chairs Orig. Asset Memo: Imported from original petition Doc# 1	5.00	0.00		0.00	FA
33	Miscellaneous household items, envelopes & pens Orig. Asset Memo: Imported from original petition	10.00	0.00		0.00	FA

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Individual Estate Property Record and Report

Asset Cases

Case Number: 10-20048

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Period Ending: 08/05/13

Trustee: (521560) DOUGLAS J. LUSTIG, TRUSTEE

Filed (f) or Converted (c): 01/11/10 (f)

§341(a) Meeting Date: 02/26/10

Claims Bar Date: 10/11/11

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
	Doc# 1				
34	Push Mower Orig. Asset Memo: Imported from original petition Doc# 1	5.00	0.00	0.00	FA
35	Tools Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	0.00	FA
35	Assets Totals (Excluding unknown values)	\$20,744.50	\$11,591.01	\$11,591.01	\$0.00

Major Activities Affecting Case Closing:

PROCEEDS FROM ANNUITY RECEIVED (11/12). BAR DATE 10/11/11; GOVMT BAR DATE 10/11/11. CLAIMS REVIEWED. AMENDED OBJECTION TO CLAIM RETURNABLE 6/28/13. ONCE ORDER DISALLOWING CLAIM IS RECEIVED WILL FILE TFR

Initial Projected Date Of Final Report (TFR): June 30, 2011

Current Projected Date Of Final Report (TFR): July 31, 2013

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 10-20048

Trustee: DOUGLAS J. LUSTIG, TRUSTEE (521560)

Case Name: HARRIS, JEREMY M

Bank Name: Capital One

Taxpayer ID #: **-**5145

Account: *****38 - Checking Account

Period Ending: 08/05/13

Blanket Bond: \$21,431,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
11/21/12	{26}	HARRIS, JEREMY	PROCEEDS FROM ANNUITY	1129-000	11,591.01		11,591.01
01/11/13		Capital One	Transfer to Rabobank, N.A.	9999-000		11,591.01	0.00
ACCOUNT TOTALS					11,591.01	11,591.01	\$0.00
Less: Bank Transfers					0.00	11,591.01	
Subtotal					11,591.01	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$11,591.01	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 10-20048
Case Name: HARRIS, JEREMY M
Taxpayer ID #: **-**5145
Period Ending: 08/05/13

Trustee: DOUGLAS J. LUSTIG, TRUSTEE (521560)
Bank Name: Rabobank, N.A.
Account: ****059266 - Checking Account
Blanket Bond: \$21,431,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/11/13		Rabobank, N.A.	Transfer from Capital One	9999-000	11,591.01		11,591.01
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.78	11,573.23
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.19	11,556.04
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.51	11,540.53
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.25	11,522.28

ACCOUNT TOTALS	11,591.01	68.73	\$11,522.28
Less: Bank Transfers	11,591.01	0.00	
Subtotal	0.00	68.73	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$68.73	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****38	11,591.01	0.00	0.00
Checking # ***059266	0.00	68.73	11,522.28
	\$11,591.01	\$68.73	\$11,522.28

E X H I B I T C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: October 11, 2011

Case Number: 10-20048
Debtor Name: HARRIS, JEREMY M

Page: 1

Date: August 5, 2013
Time: 10:30:43 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	DOUGLAS J. LUSTIG, TRUSTEE TWO STATE STREET SUITE 1600 ROCHESTER, NY 14614	Admin Ch. 7		\$25.36	\$0.00	25.36
200	DOUGLAS J. LUSTIG, TRUSTEE TWO STATE STREET SUITE 1600 ROCHESTER, NY 14614	Admin Ch. 7		\$1,909.10	\$0.00	1,909.10
3 100	GE CAPITAL RETAIL BANK Attn: Bankruptcy Department PO Box 960061 Orlando, FL 32896-0661	Secured	PER ORDER DATED 7/30/13 CLAIM IS DECLARED FULLY SECURED AND AS SUCH IS NOT ENTITLED TO PARTICIPATE IN THE DIVIDEND FOR UNSECURED CLAIMS	\$0.00	\$0.00	0.00
1 610	TD BANK N.A. Attn: Robin Paradis P.O. Box 9547 Portland, ME 04112-9547	Unsecured		\$6,881.37	\$0.00	6,881.37
2 610	COOPERSTOWN MEDICAL TRANSPORT PO Box 202 Cooperstown, NY 13326	Unsecured		\$852.00	\$0.00	852.00
4 620	eCAST SETTLEMENT CORPORATION CAPITAL ONE, NA P.O. BOX 7247-6971 PHILADELPHIA, PA 19170-6971	Unsecured		\$2,587.49	\$0.00	2,587.49
5 620	eCAST SETTLEMENT CORPORATION CAPITAL ONE, NA PO BOX 72476971 PHILADELPHIA, PA 19170-6971	Unsecured		\$10,182.47	\$0.00	10,182.47
<< Totals >>				22,437.79	0.00	22,437.79

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-20048

Case Name: HARRIS, JEREMY M

Trustee Name: DOUGLAS J. LUSTIG, TRUSTEE

Balance on hand: \$ 11,522.28

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 11,522.28

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DOUGLAS J. LUSTIG, TRUSTEE	1,909.10	0.00	1,909.10
Trustee, Expenses - DOUGLAS J. LUSTIG, TRUSTEE	25.36	0.00	25.36

Total to be paid for chapter 7 administration expenses: \$ 1,934.46

Remaining balance: \$ 9,587.82

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 9,587.82

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 9,587.82

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 7,733.37 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TD BANK N.A.	6,881.37	0.00	6,881.37
2	COOPERSTOWN MEDICAL TRANSPORT	852.00	0.00	852.00

Total to be paid for timely general unsecured claims: \$ 7,733.37

Remaining balance: \$ 1,854.45

Tardily filed claims of general (unsecured) creditors totaling \$ 12,769.96 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 14.5 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	eCAST SETTLEMENT CORPORATION	2,587.49	0.00	375.75
5	eCAST SETTLEMENT CORPORATION	10,182.47	0.00	1,478.70

Total to be paid for tardy general unsecured claims: \$ 1,854.45

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

